

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael R. Montondo  
 Cynthia E. Montondo  
 Debtors

Case No. 13-18763-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlv  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Dec 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2018.

db/jdb +Michael R. Montondo, Cynthia E. Montondo, 641 Geigertown Road, Birdsboro, PA 19508-9021  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13225785 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13163394 +Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy, Philadelphia, PA 19106-3624  
 13220977 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 13227815 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13177310 CitiMortgage, Inc., PO Box 6030, Sioux Falls SD 57117-6030  
 13163397 +Citimortgage Inc, Po Box 9438,dept 0251, Gaithersburg, MD 20898-9438  
 13163398 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242  
 14219245 +Ditech Financial LLC, Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13163402 +Goodyr/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 13185757 +Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480  
 13339483 M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
 13208589 +M&T Bank, PO BOX 1508, Buffalo, New York 14240-1508  
 13163404 M&t Credit Services L1, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn, Williamsville, NY 14221  
 13163406 +Susquehanna Bank Pa, 1570 Manheim Pike, Lancaster, PA 17601-3038  
 13163407 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 07 2018 03:53:30  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 07 2018 03:54:00 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecsedri@recoverycorp.com Dec 07 2018 03:50:35 GE Capital Retail Bank, c/o Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 cr E-mail/Text: bankruptcy.bnc@ditech.com Dec 07 2018 03:53:24 Green Tree Servicing LLC, PO Box 6154, Rapid City, SD 57709-6154  
 cr E-mail/Text: camanagement@mtb.com Dec 07 2018 03:53:25 Manufacturers & Traders Trust Company, One M & T Plaza, Buffalo, NY 14203-2399  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 07 2018 03:51:05 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 13163395 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 07 2018 03:50:11 Cap1/boscov, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 13163396 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 07 2018 03:50:35 Cap1/guitr, Po Box 30253, Salt Lake City, UT 84130-0253  
 13163399 E-mail/Text: fnb.bk@fnfg.com Dec 07 2018 03:53:59 First Niagara Bank, 6950 S Transit Rd, Lockport, NY 14094  
 13186814 E-mail/Text: fnb.bk@fnfg.com Dec 07 2018 03:53:59 First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514  
 13163400 +E-mail/PDF: gecsedri@recoverycorp.com Dec 07 2018 03:50:09 Gecrb/Care Credit, Attn: bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
 13163401 +E-mail/PDF: gecsedri@recoverycorp.com Dec 07 2018 03:50:10 Gecrb/Lowes, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
 13332913 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 07 2018 03:53:24 Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049  
 13163403 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 07 2018 03:53:19 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 13250099 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 07 2018 03:50:38 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13168693 E-mail/PDF: rmscеди@recoverycorp.com Dec 07 2018 03:51:06 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13163405 +E-mail/PDF: gecsedri@recoverycorp.com Dec 07 2018 03:51:03 Sams Club / GEMB, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
 13248983 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 07 2018 03:50:11 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
 13163408 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 07 2018 03:50:36 Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 19

District/off: 0313-4

User: dlv  
Form ID: 138NEW

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Date Rcvd: Dec 06, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CITIMORTGAGE, INC.  
cr KeyBank N.A. as s/b/m to First Niagara Bank N.A.  
cr\* First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport, NY 14095-0514  
cr\* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
13669965\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)  
13257223 ##+Susquehanna Bank, PO Box 639, Maugansville, MD 21767-0639

TOTALS: 2, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 6, 2018 at the address(es) listed below:

DOUGLAS J. SMILLIE on behalf of Creditor Manufacturers & Traders Trust Company  
dsmillie@flblaw.com, ccharlton@flblaw.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
JOSEPH L QUINN on behalf of Joint Debtor Cynthia E. Montondo CourtNotices@sjr-law.com  
JOSEPH L QUINN on behalf of Debtor Michael R. Montondo CourtNotices@sjr-law.com  
KEVIN G. MCDONALD on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfmail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 8

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In Re: Michael R. Montondo and Cynthia E.  
Montondo

Debtor(s)

Bankruptcy No: 13-18763-ref  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN  
THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

400 Washington Street  
Suite 300  
Reading, PA 19601

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 12/6/18

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Form 138\_new